

VICTORY BANCORP, INC, THE

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 3939286	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$56	\$84	50.6%		
Loans	\$47	\$73	54.9%		
Construction & development	\$1	\$1	75.5%		
Closed-end 1-4 family residential	\$10	\$10	-4.4%		
Home equity	\$4	\$4	-3.8%		
Credit card	\$0	\$0			
Other consumer	\$0	\$3	7350.0%		
Commercial & Industrial	\$11	\$28	153.5%		
Commercial real estate	\$16	\$19	18.4%		
Unused commitments	\$9	\$12	40.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-24.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$6	301.3%		
Cash & balances due	\$1	\$2	162.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$48	\$76	57.0%		
Deposits	\$48	\$76	57.0%		
Total other borrowings	\$0	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$8	7.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	13.1%	9.7%	--		
Tier 1 risk based capital ratio	15.5%	10.7%	--		
Total risk based capital ratio	16.8%	11.9%	--		
Return on equity ¹	-22.4%	12.9%	--		
Return on assets ¹	-2.7%	1.2%	--		
Net interest margin ¹	3.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	232.0%	444.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	40.8%	19.5%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.5%	0.3%	0.0%	0.0%	--